

# KEY "FLAVORS" FOR ACCESSING VIRTUAL WALLET

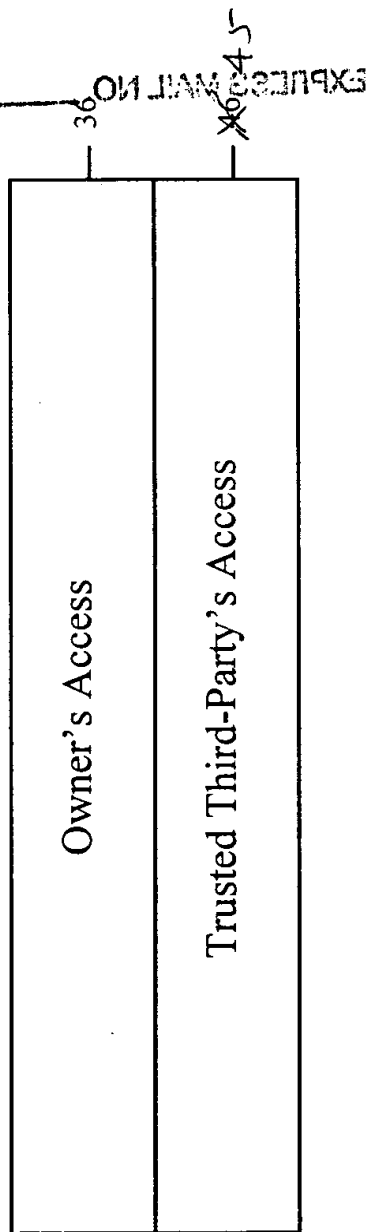


FIG. 4

6/k MN 8/13/01